

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

PATRICIA GRACE ANN CAMERON

CASE NO: 09-70154-HDH-13

HEARING DATE: 12/16/2009

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
009 0 U	BAY AREA CREDIT SERVICES	\$188.00	011 0 U	ENHANCED RECOVERY CORPORATION	\$122.00
012 0 U	EXECUTIVE SERVICES	\$631.00	015 0 U	LAWTON RETAIL MERCHANTS	\$124.00
016 0 U	NCO FINANCIAL SYSTEMS	\$277.00	019 0 U	SUN LOAN COMPANY	\$693.00
023 0 U	EXECUTIVE SERVICES	\$150.00	024 0 U	EXECUTIVE SERVICES	\$2,912.00
025 0 U	NCO FINANCIAL SYSTEMS	\$76.00	026 0 U	IPOWER PLUS	\$325.34

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
017 0 *	PREFERRED CREDIT INC.	MERCHANDISE/KIRBY	\$1,319.36	\$1,319.36	8.00%	60	\$32.13 PAID BY TRUSTEE
Debt provided unsecured, but claim filed secured. See modification below.							
018 0 *	CARLA VANTREASE	HOMESTEAD	\$39,144.30	\$55,409.00	10.00%	60	\$937.85 PAID BY TRUSTEE
021 0 *	WICHITA COUNTY	08-09 PROPERTY TAXES	\$2,223.02	\$26,338.35	12.00%	60	\$57.37 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 0 U	ASSET ACCEPTANCE	\$975.52	010 0 U	SPRINT NEXTEL DISTRIBUTION	\$950.17
	LOAN / COTTONWOOD FINANCIAL			SERVICES/SPRINT	
013 0 U	IC SYSTEMS INC	\$196.20	022 0 U	TXU ENERGY RETAIL COMPANY	\$2,287.22
	MEDICAL SERVICES/LA CASA DENTAL			SERVICES	
034 0 U *	ROUNDUP FUNDING LLC	\$349.86			
	PURCHASES/TARGET NATIONAL BANK				
	Not provided for in confirmed plan.				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by Preferred Credit in the amount of \$1,319.36 shall be valued at \$1,319.36 and paid through the plan at 8% interest over 60 months with a payment of \$32.13 per month.

Debtor shall pay \$778 per month beginning May 2009 for 1 month; then Debtor shall pay \$793 per month beginning June 2009 for 7 months; then Debtor shall pay \$1,142 per month beginning January 2010 for the remaining 52 months for a total plan base amount of \$65,713.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/16/2009 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 11/12/2009

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ASSET ACCEPTANCE PO BOX 2036 WARREN MI 48090
BAY AREA CREDIT SERVICES 97 E BROKAW RD STE 240 SAN JOSE CA 95112
CARLA VANTREASE 1201 S LAKE ROAD HOLIDAY TX 76366
CODILIS & STAWIARSKI, PC 650 N SAM HOUSTON PKWY E SUITE 450 HOUSTON TX 77060
ENHANCED RECOVERY CORPORATION 8014 BAYBERRY RD JACKSONVILLE FL 32256
ER SOLUTIONS INC PO BOX 9004 RENTON WA 98057
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
GREGORY A ROSS LAW OFFICES OF GREGORY A ROSS PC 4245 KEMP BLVD SUITE 308 WICHITA FALLS TX 76308
IC SYSTEM INC PO BOX 64378 SAINT PAUL MN 55164
IC SYSTEMS INC C/O A THOMAS POKELA ATTORNEY AT LAW PO BOX 2621 SIOUX FALLS SD 57101
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242
IPOWER PLUS PO BOX 3038 EVANSVILLE IN 47730
JP MORGAN CHASE BANK BANKRUPTCY DEPARTMENT 7255 BAYMEADOWS WAY JACKSONVILLE FL 32256
JPMORGAN CHASE BANK C/O CODILIS & STAWIARSKI PC 650 N SAM HOUSTON PARKWAY EAST STE 450 HOUSTON TX 77060
LAWTON RETAIL MERCHANTS 1114 SW A AVE LAWTON OK 73501
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
NCO FINANCIAL SYSTEMS PO BOX 15636 WILMINGTON DE 19850
PATRICIA GRACE ANN CAMERON 304 SKELLEY DRIVE WICHITA FALLS TX 76306
PREFERRED CREDIT INC C/O EMISSARY MANAGEMENT SYSTEMS LLC PO BOX 7049 NEWARK DE 19714
PREFERRED CREDIT INC PO BOX 1679 ST CLOUD MN 56302
PREFERRED CREDIT INC. EMISSARY MANAGEMENT SYSTEMS PO BOX 95000 - 3410 PHILADELPHIA PA 19195
ROBERT WARNER CO CARLA VANTREASE 4626 NORTH SHORE WICHITA FALLS TX 76310
ROUNDUP FUNDING LLC PO BOX 91121 MS 550 SEATTLE WA 98111
SPRINT NEXTEL DISTRIBUTION ATTN BANKRUPTCY DEPT PO BOX 3326 ENGLEWOOD CO 80155
SPRINT NEXTEL SPRINT BANKRUPTCY PO BOX 7949 OVERLAND PARK KS 66207
SUN LOAN COMPANY 3146 5TH ST STE H WICHITA FALLS TX 76301
TXU ENERGY RETAIL COMPANY C/O BANKRUPTCY DEPARTMENT PO BOX 650393 DALLAS TX 75265
TXU PO BOX 666565 DALLAS TX 75266
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS ISD CITY & WICHITA COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242